



PATENTS
EPC-8C

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT APPLICATION

Applicant : Bertram V. Burke
Application No. : 09/611,905 Confirmation No. : 7723
Filed : July 7, 2000
For : METHOD AND SYSTEM TO CREATE AND
DISTRIBUTE EXCESS FUNDS FROM CONSUMER
SPENDING TRANSACTIONS
Group Art Unit : 3624
Examiner : Dr. Narayanswamy Subramanian

New York, New York 10020
June 12, 2006

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

SUPPLEMENTAL REPLY TO OFFICE ACTION

Sir:

This is in response to the Office Action of
March 1, 2006.

Amendments to the claims begin on page 2 of this
Supplemental Reply.

Remarks begin on page 12 of this Supplemental
Reply.

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